

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher L Gatling, Sr
Dawn Michele Gatling
Debtors

Case No. 19-00510-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: pdf002

Page 1 of 2
Total Noticed: 49

Date Rcvd: Mar 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2019.
db/jdb

+Christopher L Gatling, Sr, Dawn Michele Gatling, 7958 Erinvale Ln,
Seven Valleys, PA 17360-7700
5159135 +AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
5170730 +Ascendium Education Solutions, Inc., PO BOX 8961, Madison, WI 53708-8961
5159136 +BROCH HIVELY, 125 N GEORGE ST, York, PA 17401-1101
5170892 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,
Greenville, SC 29603-0368
5159138 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034
5159133 Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5159142 +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
5164960 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr.,
Knoxville, TN 37922-2359
5159143 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
5159144 Fox and Fox Attorneys, 425 Swede Street, Suite 706, Norristown, PA 19401
5159132 Internal Revenue Service, Andover, MA 01810-9041
5159146 +Johns Hopkins, PO Box 417714, Boston, MA 02241-7714
5159147 Johns Hopkins, PO Box 64896, Baltimore, MD 21264-4896
5159150 +Lando Resorts, 2626 E. Oakland Park Blvd., Fort Lauderdale, FL 33306-1668
5159151 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5159154 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
5159158 +RoundPoint Mortgage Servicing Corp, Attn: Bankruptcy, Po Box 19409,
Charlotte, NC 28219-9409
5175905 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8,
Charlotte, NC 28217-1932
5159159 +SECU, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896
5159160 +SECU of Maryland, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896
5159161 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
5159162 +Transunion Retirement, 4333 Edgewood, Cedar Rapids, IA 52499-3830
5159164 +Vacation Village, 2975 Arabian Nights Blvd, Kissimmee, FL 34747-4551
5159165 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
5159166 +Wellspan Health, 1001 S. George Street, York, PA 17403-3676
5159167 +White Rse Fin, 1601 S George St, York, PA 17403-4507
5159168 +Yk Cr Bureau, 33 S Duke St, York, PA 17401-1401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5174829 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 25 2019 19:34:16 Asset Acceptance LLC,
Midland Credit Management as agent for, Asset Acceptance LLC, Po Box 2036,
Warren, MI 48090-2036
5159137 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 25 2019 19:37:30 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5159139 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 25 2019 19:34:03
Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125,
Columbus, OH 43218-2125
5159140 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 25 2019 19:34:03 Comenity Bkl/Ulta,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5159141 +E-mail/PDF: creditonebknofications@resurgent.com Mar 25 2019 19:37:31 Credit One Bank,
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5159145 +E-mail/Text: mstover@gercls.com Mar 25 2019 19:34:46 Great Eastern Resort, PO Box 6006,
Charlottesville, VA 22906-6006
5159148 E-mail/Text: Collectbknofications@jhfcu.org Mar 25 2019 19:34:46
Johns Hopkins Federal Credit Union, Attn: Bankruptcy, 2027 East Monument Street,
Baltimore, MD 21205
5159149 +E-mail/Text: bncnotices@becket-lee.com Mar 25 2019 19:33:23 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5170396 E-mail/PDF: resurgentbknofications@resurgent.com Mar 25 2019 19:37:37 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5170891 E-mail/Text: bkr@cardworks.com Mar 25 2019 19:33:14 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5159152 +E-mail/Text: bkr@cardworks.com Mar 25 2019 19:33:14 Merrick Bank/CardWorks,
Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5159153 +E-mail/Text: Bankruptcies@nragroup.com Mar 25 2019 19:34:49 National Recovery Agency,
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5159155 +E-mail/Text: bnc@nordstrom.com Mar 25 2019 19:33:25 Nordstrom FSB, Attn: Bankruptcy,
Po Box 6555, Englewood, CO 80155-6555
5166581 E-mail/PDF: cbp@onemainfinancial.com Mar 25 2019 19:38:11 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
5159156 +E-mail/PDF: cbp@onemainfinancial.com Mar 25 2019 19:37:47 OneMain Financial,
Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
5159567 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 25 2019 19:37:54
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5170415 E-mail/PDF: resurgentbknofications@resurgent.com Mar 25 2019 19:37:37
Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

5159157 +E-mail/Text: Supportservices@receivablesperformance.com Mar 25 2019 19:34:44
Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548

5172754 E-mail/Text: appebnmailbox@sprint.com Mar 25 2019 19:34:17 Sprint Corp,
Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949

5159163 +E-mail/Text: bankruptcydepartment@tsico.com Mar 25 2019 19:34:43 Transworld System Inc,
Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

5159134 +E-mail/Text: kcm@yatb.com Mar 25 2019 19:33:19 York Adams Tax Bureau, PO BOX 15627,
York, PA 17405-0156

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 2 Dawn Michele Gatling dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 1 Christopher L Gatling, Sr dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
James Warmbrodt on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Christopher L. Gatling, SR
Dawn Michele Gatling

CHAPTER 13
CASE NO. **1:19-bk-00510**

- ☒ ORIGINAL PLAN
AMENDED AMENDED PLAN (Indicate 1st, 2nd,
3rd, etc.)
☒ 2 Number of Motions to Avoid Liens
☒ 2 Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$43,567.20**, plus other payments and property stated in § 1B below:

| Start mm/yy | End mm/yy | Plan Payment | Estimated Conduit Payment | Total Monthly Payment | Total Payment Over Plan Tier |
|----------------|--------------|-----------------|---------------------------------|-----------------------------|---------------------------------------|
| 03/19 | 02/24 | 726.12 | 0.00 | 726.12 | 43,567.20 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | Total Payments: | \$43,567.20 |

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*
- ☒ Debtor is over median income. Debtor(s) estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.
- ☐ Certain assets will be liquidated as follows:
2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

- ☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

- ☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

| Name of Creditor | Description of Collateral | Last Four Digits of Account Number |
|------------------------------------|---|------------------------------------|
| AmeriCredit/GM Financial | 2017 Chevrolet Cruze 29000 miles | 2077 |
| RoundPoint Mortgage Servicing Corp | 7958 Erinvale Ln 7958 Erinvale Ln Seven Valleys, PA 17360 | 9266 |
| Transunion Retirement | Financial Account: 403B Thru Employer | |

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

- ☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*
- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if

relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

| Name of Creditor | Description of Collateral | Estimated Pre-petition Arrears to be Cured | Estimated Post-petition Arrears to be Cured | Estimated Total to be paid in plan |
|------------------------------------|---|--|---|------------------------------------|
| AmeriCredit/GM Financial | 2017 Chevrolet Cruze 29000 miles Vehicle: | \$1,600.00 | \$0.00 | \$1,600.00 |
| RoundPoint Mortgage Servicing Corp | 7958 Erinvale Ln 7958 Erinvale Ln Seven Valleys, PA 17360 Residence: Our Primary Residence | \$22,000.00 | \$0.00 | \$22,000.00 |

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action or other (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

| Name of Creditor | Description of Collateral | Value of Collateral (Modified Principal) | Interest Rate | Total Payment | Plan, Adversary or Other Action |
|--------------------------|------------------------------|--|---------------|---------------|---------------------------------|
| AmeriCredit/GM Financial | 2015 Chevy Equinox 117000 mi | \$11,075.00 | 5% | \$12,540 | Plan |

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

| Name of Creditor | Description of Collateral to be Surrendered |
|----------------------|---|
| Great Eastern Resort | Time share |
| Vacation Village | Orlando Florida & Massanutten, Va. 2975 Arabian Nights Blvd Kissimmee, FL 34747 Timeshare: 2 Timeshares With Vacation Village. One At Their Massanutten Property In Virginia And One In Orlando Florida. |

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

☒ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

| | |
|--|--|
| Name of Lien Holder | BROCH HIVELY |
| Lien Description For judicial lien, include court and docket number | Judgment Lien 2012-NO-001440-31 York County Court of Common Pleas |
| Description of the lien property | 7958 Erinvale Ln Seven Valleys, PA 17360 |
| Liened Asset Value | \$222,000.00 |
| Sum of Senior Liens | \$218,022.00 |
| Exemption Claimed | \$1,888.50 |
| Amount of Lien | \$2,089.50 |
| Amount Avoided | \$2,089.50 |

3. **PRIORITY CLAIMS.**

A. **Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ **1,000.00** already paid by the Debtor, the amount of \$ **3,000.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. **Priority Claims (including, certain Domestic Support Obligations)**

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. **Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. **UNSECURED CLAIMS**

A. **Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. **Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.**Property of the estate will vest in the Debtor upon***Check the applicable line:*

- ☐ plan confirmation.
☒ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: February 25, 2019

Dawn Marie Cutaia 77965
 Attorney for Debtor

Christopher L. Gatling, SR
 Debtor

Dawn Michele Gatling
 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.